

Certificate Number: 15317-PAW-DE-033405551

Bankruptcy Case Number: 19-10694



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 12, 2019, at 8:43 o'clock PM PDT, Laura L Ritchey completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 12, 2019 By: /s/Glenn Crisostomo

Name: Glenn Crisostomo

Title: Counselor